

Serial No.: 09/588,389  
Paper Dated December 4, 2007  
Reply to Official Action of November 15, 2007

### **STATUS OF CLAIMS**

Claims 29 through 57 were pending in this application.

Claims 29 through 32 were withdrawn from consideration.

Claims 33 through 57 are the subject of a restriction requirement.

Claims 33 through 50 have been elected by Applicant for prosecution at this time.

Claims 51 through 57 are non-elected and have been cancelled without prejudice.

Claims 33 through 50 are now pending in this application.

### **REMARKS**

In response to the Restriction Requirement dated November 15, 2007, a shortened period for response to which is set to expire on December 15, 2007, Applicant elects, without traverse, Group 1 (Claims 33 through 50) drawn to a system and method for the management and satisfaction of a customer's financial liability.

Non-elected Claims 51 through 57 are cancelled herewith without prejudice, provided however, that such claims may be prosecuted in a separate, related application at a later time. Accordingly, Applicant respectfully requests consideration of all of pending claims and the issuance of an early and favorable action on the merits.

### **CONCLUSION**

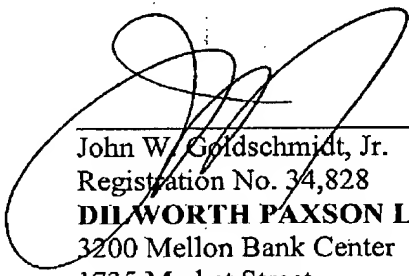
In view of the foregoing, and for the reasons set forth in Applicant's Amendment dated August 27, 2007, it is respectfully submitted that Claims 33 through 50 are in condition for allowance. Accordingly, Applicant respectfully requests the issuance of a Notice of Allowability at the earliest possible date. In an effort to expedite the disposition of this application, Applicant further requests the courtesy of a telephonic interview should the Examiner have any questions

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regarding this or any previous submission in this application. Applicant's representative may be reached at (215) 575-7181.

The Commissioner is hereby authorizes to charge deficiencies or credit any overpayment related to this submission to the Deposit Account Number 50-0979.

Respectfully submitted,



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Date: December 4, 2007